



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Ervin F. Johnston) Group Art Unit: 3691
Serial No.: 09/777,473)
Filed: 02/06/2001) Examiner: Karmis, Stefanos
FOR: AUTOMATED BILL PAYING SYSTEM)

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

Sir:

AMENDMENT

In response to the Office Action mailed 07/31/2007 please amend the application as follows.

TABLE OF CONTENTS

Amendments to the Claims. page 2

Remarks page 19